

United States Bankruptcy Court  
Eastern District of New YorkIn re:  
Sovia C Magenta  
DebtorCase No. 18-45668-nhl  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: admin  
Form ID: 318DF7Page 1 of 1  
Total Noticed: 14

Date Rcvd: Jan 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2019.

db Sovia C Magenta, 75 Dina Ct, Staten Island, NY 10306-1185  
smg +NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,  
Brooklyn, NY 11201-3739  
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,  
Albany, NY 12240-0001  
9367978 Citi, PO Box 6190, Sioux Falls, SD 57117-6190  
9367979 Costco Go Anywhere Citicard, Citicorp Credit Services/Centralized Ban, PO Box 790040,  
Saint Louis, MO 63179-0040  
9367980 Law Firm of Nicholas Martino, Jr, 7448 Amboy Rd, Staten Island, NY 10307-1421

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Jan 09 2019 18:53:27  
NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,  
Albany, NY 12205-0300  
smg +E-mail/Text: ustpregion02.br.ecf@usdoj.gov Jan 09 2019 18:52:16  
Office of the United States Trustee, Eastern District of NY (Brooklyn Office),  
U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449  
9367974 EDI: AMEREXPR.COM Jan 09 2019 23:43:00 Amex, Correspondence/Bankruptcy, PO Box 981540,  
El Paso, TX 79998-1540  
9367975 EDI: AMEREXPR.COM Jan 09 2019 23:43:00 Amex, PO Box 297871,  
Fort Lauderdale, FL 33329-7871  
9367976 E-mail/Text: ECMBKMail@Caliberhomeloans.com Jan 09 2019 18:53:52 Caliber Home Loans,  
Attn: Cash Operations, PO Box 24330, Oklahoma City, OK 73124-0330  
9367977 E-mail/Text: ECMBKMail@Caliberhomeloans.com Jan 09 2019 18:53:52 Caliber Home Loans, In,  
13801 Wireless Way, Oklahoma City, OK 73134-2500  
9367981 EDI: WTRRN BANK.COM Jan 09 2019 23:43:00 Td Bank USA/Targetcred, PO Box 673,  
Minneapolis, MN 55440-0673  
9367982 EDI: WTRRN BANK.COM Jan 09 2019 23:43:00 Tnb-Visa (TV) / Target,  
C/O Financial & Retail Services Mailstop, PO Box 9475, Minneapolis, MN 55440-9475  
TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 11, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2019 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,  
thoston@windelsmarx.com/mcorwin@windelsmarx.com;n159@ecfcbis.com  
Kevin Zazzera on behalf of Debtor Sovia C Magenta kzazz007@yahoo.com  
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 3

**Information to identify the case:**Debtor 1 **Sovia C Magenta**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9864**

EIN --\_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Eastern District of New York**Case number: **1-18-45668-nhl****Order of Discharge and Final Decree**

Revised: 12/15

**IT IS ORDERED:**

A discharge under 11 U.S.C. § 727 is granted to:

Sovia C Magenta  
 aka Sovia Chiang Magenta, aka Sovia Chiang  
 Widjaja, aka Sovia Widjaja

**IT IS FURTHER ORDERED:**

- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

**BY THE COURT**

Dated: January 9, 2019

s/ Nancy Hershey Lord  
 United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**